

Office of People's Counsel RESOURCE GUIDE Utility Bill Assistance in BALTIMORE CITY

Contents: Pag	e
1-2-3 Utility Bill Assistance at a Glance 2	
Utility Shut-Offs and Serious Illness & Life Support3	
Electric and Gas Utility Programs 4	
 Energy Assistance Programs—OHEP	
Energy Efficiency and Conservation7-8	
 Department of Social Services (DSS)9-10 Emergency Assistance to Families w/Children (EAFC) Flex Funds Welfare Avoidance Grant (WAG) Special and Local Funds Office on Aging 	
Private Charities & Other Funds	
Tax Credits12Mortgage Payment Assistance13Telephone Bill Assistance14-15Water Bill Assistance16-21Other Assistance Programs22Assistance Flowchart23MD PSC Complaint Form24-27Physician's Certification of Serious Illness28-29	

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For corrections, please contact us by phone or fax (numbers shown above) or send an email to: despina.sarioglou@maryland.gov

1-2-3 Utility Bill Assistance

1. Apply for energy assistance.

Limited-income customers may be eligible for Maryland state energy assistance programs that can help with utility bills. A detailed description of these programs are provided on page four. There is one application for all Maryland state energy assistance programs.

Maryland Energy Assistance Program (MEAP) distributes funds for gas, oil, electricity and other home heating and cooling bills to limited income individuals and families.

Electric Universal Service Program (EUSP) is a program that helps low-income electricity customers pay their electric bills. It provides both assistance with future bills and arrearage assistance. Some customers who are not eligible for MEAP are eligible for EUSP.

Gas Arrearage Retirement Assistance (GARA) is a program that helps eligible low-income gas customers with past-due gas bills. **NEW** as of October 2018.

Enrollment in these programs is not automatic. You must meet eligibility requirements and apply with a local assistance agency. Local assistance offices are listed in this guide. For locations in other counties, contact the Maryland Office of Home Energy Programs (1-800-352-1446).

2. Ask about other energy assistance funds.

Supplementary assistance may be obtained from a local Fuel Fund, or other state or local programs. Information about some of these programs is included in this packet and can be obtained from your local energy assistance office.

Agencies that may be able to provide assistance include those entities that work with senior citizens, persons with disabilities or faith-based organizations.

3. Try to work out a payment arrangement.

If you still owe money to the utility after applying for energy assistance, or did not qualify for assistance, you should contact your utility to work out a reasonable payment arrangement for the past due amount. If you try to work out a reasonable payment arrangement and are not successful, contact the Public Service Commission (PSC) at 410-767-8028 (press "1" at the prompt) to make a complaint. The PSC complaint form is enclosed in this packet.

Utility Shut-Offs and Serious Illness & Life Support

If you have received a shut-off notice and someone in the home is seriously ill or needs life support equipment, contact the utility immediately. If you present a Public Service Commission (PSC) **Medical Certification Form** stating that termination of electric, gas or both will aggravate an existing serious illness or prevent the use of life-support equipment, a utility may not terminate service for an initial period of up to 30 days beyond the scheduled date of service termination.

The medical certification does not prevent shut-offs indefinitely. The customer must take steps to resolve the unpaid bills to avoid service termination in the future.

If you are off-service already, the utility does not have to restore service unless the utility bills are paid. However, we recommend that you contact the utility, inform them of the medical situation, take steps to get assistance with the bills, and try to work out a payment plan.

THINGS TO REMEMBER:

- Call the utility immediately to inform them of the situation
- Submit a Medical Certification form to the utility immediately
 - Send the form by fax, email (with scanned copy) or hard copy
 - Use the attached form (temporary until revised by the PSC)
 - A medical professional must sign the certification form
 - NEW: Certified Nurse Practitioners and Physicians Assistants can now sign the form in addition to physicians
- The customer must promptly (within 30 days) enter into an agreement with the utility for the payment of outstanding utility bills
 - If you are low-income or will have difficulty paying the bills, you should:
 - Apply immediately for MEAP or EUSP energy assistance if you meet the income guidelines
 - If in the hospital or receiving outpatient treatment for a serious illness, speak with the social worker or navigator for assistance
 - If over the age of 60, contact the Department on Aging
- Contact the utility to work out a reasonable payment arrangement with the utility
- If the utility will not work out a reasonable plan, file a complaint with the Commission

The Critical Medical Needs Program (CMNP)

CMNP is a pilot program to expedite financial assistance to continue or restore utility services for medically vulnerable customers. The program is a voluntary partnership between BGE, OPC, DHS/OHEP, DHCD and the local Fuel Fund, and fast-tracks energy assistance/ efficiency resources from agencies and non-profits. Medically vulnerability is established by a customer's ability to obtain a PSC Medical Certification Form.

The expedited program application assistance is provided by trained Navigators from hospital/community medical/community outreach staff who process applications for energy program resources in the setting where clients are already receiving medical attention or other services. The CMNP coordinates Navigator expedited application program assistance with expedited utility assistance to continue or restore services within a 24-48 hour period.

For information on CMNP, contact OPC at DLInfo_OPC@maryland.gov

Electric and Natural Gas Utility

Electric and Natural Gas:

BALTIMORE GAS & ELECTRIC

P. O. Box 1475 Baltimore, MD 21203-1475 1-800-685-0123

Credit & Collections: 1-800-685-2210 / Report an outage: 877-778-2222 www.bge.com

Electric & Gas Utility Programs

BUDGET BILLING (EVEN MONTHLY PAYMENTS).

Utilities offer Budget Billing (an even monthly payment plan) for customers. This allows a customer to pay the same amount every month based on their expected annual usage. This amount may change periodically if you use more or less gas or electricity than expected. The program does not eliminate monthly charges on the bill, but it does even them out. The program is especially helpful if a customer wants to maintain a fairly fixed amount of expenses throughout the year.

BILL EXTENDER PLAN.

Utilities are required to adjust a customer's bill due date if they receive monthly income through Social Security or another government-sponsored assistance program. This can help avoid late payment fees, since a customer can pay the bill after receipt of their monthly income.

UTILITY SERVICE PROTECTION PROGRAM (USPP).

The USPP program is designed to protect households from utility service terminations during the winter. The program, established by the Public Service Commission (PSC), is available to MEAP recipients. USPP provides assistance, such as reconnection fee and security deposit waivers, to off-service customers. A customer must enroll in the company's Budget Billing program and apply the MEAP grant to the heating company bill.

PAYMENT ARRANGEMENTS WITH THE UTILITY.

A customer who is having difficulty paying their gas or electric bills should ask the utility about a payment plan to pay past-due bills over time. A deferred payment plan should take a customer's individual circumstances into account, including other available assistance, income, and the amount owed. If the utility will not work with the customer to establish reasonable payment arrangements, the customer should contact the Public Service Commission's Office of External Relations immediately to request help to mediate acceptable payment arrangement terms. This is the only way to stop service termination when there is a dispute.

DISPUTES WITH THE UTILITY.

A customer should contact the utility first to request information or resolve a dispute. If it is not resolved, a customer may file a complaint with the PSC.

MARYLAND PUBLIC SERVICE COMMISSION (PSC)

6 St. Paul Street, Suite 1501 Baltimore, MD 21202-3486 Phone: 410-767-8028, press "1" at prompt

Toll-free: 1-800-492-0474 Fax: 410-333-6844

Website: www.psc.state.md.us

Office of Home Energy Programs (OHEP) - Energy Assistance Programs

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP)

MEAP is an energy assistance program that helps low-income households with their heating bills, and at times, with their cooling bills. The program is available to households that meet the OHEP income requirements and heat with electricity, gas, oil, propane, wood, or other sources. Grant amounts vary depending on household size, household income, and heating source.

ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)

EUSP is a program that helps low-income electricity customers pay their electricity bills. The program is available to households that meet the OHEP income requirements. The program includes Bill Payment Assistance and Arrearage assistance of up to \$2,000 once every seven years when applicable. **Customers must request screening for Arrearage assistance to receive any Arrearage benefit. EUSP Bill Payment Assistance requires customers to enroll in Budget Billing.** The annual EUSP Bill Payment is then applied through the electric company's Budget Billing program.

OHEP will maintain the existing waiver to the Arrearage Program requirement that allows any applicant who received \$300 or less within seven-years to apply for additional Arrearage funds.

OHEP provides an additional waiver for 'vulnerable households' who received \$800 or less within the past 7 years. Vulnerable households will be defined as having a member of the household who is over 65 years of age or under two years of age, and members who are medically fragile. The PSC medical certification form (found in this packet on page 28) can be used as proof of medical eligibility. Customers must request screening for Arrearage waiver assistance to receive any Arrearage waiver benefit, and should be certain to mention their vulnerable conditions to OHEP staff.

Important: The OHEP application is a Point in Time application. A customer must apply for all three grants (EUSP, MEAP, and Arrearage) at the same time. Customers may apply for Arrearage at a later date only if a change in income would result in a lower benefit level, there is a documented medical development, or there is presence of a vulnerable individual defined by the OHEP vulnerable population arrearage waiver. MEAP and EUSP are not available at a later date. If customers do not receive EUSP at the time of their original application, they will not be eligible to apply for Arrearage at a later date, as the prerequisite to Arrearage is that the customer receives EUSP.

GAS ARREARAGE RETIREMENT ASSISTANCE (GARA)

For FY 2019, OHEP will be offering GARA. GARA will operate similar to Electric Arrearage Retirement. GARA will provide up to \$2,000 once every 7 years, though certain waiver to this rule may apply. Customers must have a past due gas bill balance of at least \$300 to be considered for GARA.

To check the status of your Energy Assistance application please go to www.myohepstatus.org or contact your local OHEP agency listed on page 6.

DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE

One-Stop-Shop: There is only ONE application to apply for MEAP, EUSP, Utility Service Protection Plan (USPP), and DHCD's EmPOWER (LIEEP).

A customer should plan to bring (or mail) copies of the following documents when applying for grants or assistance:

- Picture Identification. Driver's license, MD ID, employment ID, passport (current or expired), temporary resident card (I-688) or INS Green Card. Various other acceptable documents available by calling 1-800-332-6347.
- Proof of Residence. Property tax bill (for homeowners); lease or rent book (for renters); or mail received at the subject address.
- Proof of Income. Pay stubs (last four to seven weeks); unemployment insurance check stubs; benefit letter from TCA, SSI, SSDI, VA, Social Security; pension benefits; disability check; worker's compensation; or any other receipt of income.
- Social Security Cards for all members of the household over age 2.
- 5. **Energy Usage**. Most recent utility bill, heating fuel bill, and/or turn-off notice.
- Landlord information. Name, address and telephone number of landlord.

See page 6 for a list of local OHEP locations.

FY 2019 OHEP ELIGIBILITY GUIDELINES for MEAP and EUSP			
Household Size	Max. Monthly Income	Max. Yearly In- come	
1	\$1,770	\$21,245	
2	\$2,400	\$28,805	
3	\$3,030	\$36,365	
4	\$4,290	\$43,925	
5	\$4,920	\$51,485	
6	\$5,550	\$59,045	
For each Additional person, add	\$360	\$7,560	

In Baltimore City, a utility customer may go to the closest Community Action Partnership (CAP) center listed below for assistance completing MEAP/EUSP/WAP applications.

Baltimore City Community Action Partnership

- EASTERN CAP CENTER 1731 E. Chase Street, 21213 410-545-0136
- NORTHERN CAP CENTER
 5225 York Road, 21212
 410-396-6084
- NORTHWEST CAP CENTER 3939 Reisterstown Road, 21215 443-984-1384
- SOUTHERN CAP CENTER 606 Cherry Hill Road, 21225 410-545-0900
- SOUTHEAST CAP CENTER 3411 Bank Street, 21224 410-545-6518

**For more information, send email to OHEP@baltimorecity.gov **

Energy Efficiency and Conservation

DHCD Weatherization Assistance Program (WAP) / EmPOWER MD / Limited Income Energy Efficiency Program (LIEEP) - No Customer Fee

The Maryland Department of Housing and Community Development (DHCD) administers energy efficiency and conservation programs for low-income customers. Limited income households **up to 200% of the FPL** who own or rent a home are eligible for these programs. DHCD WAP provides priority to households who meet MEAP/EUSP guidelines (p. 5) and are elderly or disabled, have minor children in the home, or have high energy consumption. Eligible customers with critical medical needs may qualify for expedited services through one or more of DHCD's programs.

Applications: OHEP applicants can request a referral to DHCD for energy efficiency services at the time of application for energy assistance. Other individuals can apply directly to DHCD (see below).

ENERGY EFFICIENCY GRANT PROGRAMS

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP): The Emergency No Heat Assistance component of MEAP can repair or replace your non-functioning heating system during the months of November through March at no cost.

Empower Low Income Energy Efficiency Program (LIEEP) includes:

- Whole house weatherization (includes air sealing/insulation)
- Appliance replacement (includes refrigerators, water heaters)
- Direct install measures (includes LEDs, power strips, low-flow Showerheads, faucet aerators)
- HVAC repair or replacement and programmable thermostats LIEEP includes both electricity and gas customers. Customers can participate every 5 years.

DOE WEATHERIZATION ASSISTANCE PROGRAM (WAP):

WAP provides similar services to LIEEP, with additional health and safety measures, but with different program specifications, WAP is available one time only.

For additional assistance, or for those that are over income for OHEP but meet WAP / Empower MD LIEEP income guidelines see chart (to the right) Call DHCD — WAP 1-855-583-8976

Housing and Building Energy Programs
EmPOWER Low Income Energy Efficiency Program (LIEEP)
Community Development Administration
100 Community Place
Crownsville, MD 21032
www.dhcd.maryland.gov

You must use	the OHEP	application when	,
ap	plying for	LIEEP	

EmP WER

MARYLAND

CURRENT LIEEP INCOME ELIGIBILITY LIMITS (200% Federal Poverty Guidelines)

Size of Family unit	Max. Month- ly income	Max. Yearly Income
1	\$2,023	\$24,280
2	\$2,743	\$32,920
3	\$3,463	\$41,560
4	\$4,183	\$50,200
5	\$4,903	\$58,840
6	\$5,623	\$67,480
7	\$6,343	\$76,120
8	\$7,063	\$84,760
For each additional person, add:	\$360	\$7,560

Baltimore City Energy Efficiency Programs:

Baltimore City WAP/EmPOWER/LIEEP:

Department of Housing and Community Development 2700 N. Charles Street, Suite 201
Baltimore, MD 21218
443-984-1066 or 3-1-1
Monday–Friday 9:00am-2:00pm
http://www.baltimorehousing.org/
energyconservationservices

Baltimore City LIGHT Program

LIGHT Program case coordinators conduct assessments and screen clients for energy-efficiency/weatherization, home rehabilitation, lead hazard reduction, fall/injury prevention, asthma reduction, other healthy home improvements, tax credits, employment assistance, health care access, financial benefits and more, and then match clients needs and eligibility with available services. Services are provided by Baltimore City agencies as well as outside organizations.

Baltimore Housing-LIGHT Program 2700 N. Charles Street, Suite 201 Baltimore, MD 21218 (410) 396-3023 http://www.baltimorehousing.org/ghsh_light

Energy Efficiency and Conservation for All Households EMPOWER MD Program Offerings



BGE: 1-877-685-7377; www.bgesmartenergy.com

Quick Home Energy Check-up: A Check-up professional performs a walk through to asses insulation levels, air leakage, heating and cooling systems, windows and doors, lighting and appliances, and water heating equipment in a home. Benefits: A summary of findings and improvement list, and referrals to other EmPOWER programs. In addition, a Check-up professional will install at least three of five energy-savings items. No charge for the QHEC or the installed measures.

Lighting Discounts: Discounts on qualifying LEDs and light fixtures.

Heating and Cooling Rebates: Rebates for HVAC equipment that meets or exceeds ENERGY STAR® standards.

Smart Energy Manager (SEM): Reports, alerts and online tools to inform all customers about energy usage and tips on reducing it, based on actual usage and household characteristics. Available only for customers with smart meters.

Home Performance with Energy Star: Comprehensive home energy audit, direct install of measures,, rebates up to \$7500 for home energy efficiency improvements. HPwES includes an Energy Coach Service.

Appliance Rebates: Rebates for a variety of qualifying appliances, including refrigerators, clothes washers, room air conditioning units, and smart thermostats.

Smart Thermostats and Optimization: Rebates up to \$100 for Energy Star® thermostats, and BGE will fine-tune the thermostat settings for both energy savings and comfort.

Recycling Rebates: Rebates for recycling old room air conditioners, refrigerators or freezers in working order.

Energy Star for New Homes: Energy Star qualified homes can include a variety of energy-efficient features.

PeakRewards Program: Central air conditioning unit or electric heat pump cycling to use less electricity. Sign-up credits and summer bill credits.

Department of Social Services (DSS)

Each local DSS agency has discretion to allocate the funds described below in different ways. If a customer is not currently receiving services through DSS (e.g. TCA, TEMHA), he or she can still contact the local DSS agency for possible assistance with housing and energy emergencies. Please note that all of these grants are highly discretionary and based on funding availability.

EMERGENCY ASSISTANCE TO FAMILIES WITH CHILDREN (EAFC)

EAFC is an emergency grant program that may be accessed once every 24 months when funds are available. The grant may be used for household emergencies, including utility bills. It is available to families with one or more children under the age of 21, who are related to (and reside with) the applicant. A person does not have to be receiving any state assistance to apply for an emergency grant. However, he or she must document individual circumstances.

FLEX FUNDS

Flex Funds may be available for households in order to maintain or reunify children with their families. These monies are available for a variety of needs, but the goods and services purchased must be related to the child's or family's needs. These funds may also be available for vulnerable adults in households without children depending on the situation and need.

WELFARE AVOIDANCE GRANT (WAG)

A WAG grant provides cash assistance to avoid the need for TCA and/or other benefits. Payment is made on behalf of a family with children for immediate and limited work-related needs. This is not an entitlement program. Funding is limited and can only be used for needs directly related to obtaining or maintaining employment such as vehicle repairs and job-related equipment. Persons who receive a WAG cannot receive TCA benefits for a specified time period.

"SPECIAL" OR "LOCAL" FUNDS

"Special" or "local" funds are charitable or local funds available for household emergencies. Local jurisdictions set eligibility criteria and grant amounts. Funds are intermittent and limited and allocated based upon a household's income and level of need.

BALTIMORE CITY DEPT. OF SOCIAL SERVICES

Talmadge Branch Bldg. 1910 North Broadway Baltimore, MD 21213 Phone: 443-378-4600

Fax: 443-378-4701

See page 10 for a list of local DSS offices.

ASSISTANCE FOR SENIORS

Senior Citizens (or their caregiver) with a utility emergency should call for information and assistance at:

BALTIMORE CITY COMMISSION ON AGING AND RETIREMENT EDUCATION (CARE)

1001 E. Fayette St. Baltimore, MD 21202 Information & Referral Phone: 410-396-2273 Fax: 410-342-0273

Hours: Mon.—Fri. 8:30-4:30

Website:

https://health.baltimorecity.gov/programs/seniors

WAXTER CENTER 410-396-1324

If you have questions or concerns with DSS, call:

DHR CONSTITUENT SERVICES Toll-free: 1-800-332-6347

DSS Public Assistance Centers

Public Assistance Customer Service 443-423-6400

Northeast Regional Office	2000 N. Broadway (21213)
Dunbar-Orangeville Center	2919 E. Biddle Street (21213)
Harbor View Center	18 Reedbird Avenue (21225)
Hilton Heights Center	500 N. Hilton Street (21229)
Northwest Center	5818 Reisterstown Road (21215)
Penn-North Center	2500 Pennsylvania Avenue (21217)
Southwest Center	1223 W. Pratt Street (21223)

Private Charities & Other Funds

FUEL FUNDS

Local Fuel Funds are charities that offer financial assistance to limited-income individuals with a utility bill crisis. This includes individuals that have had their service terminated or have received a turn-off notice. Generally, all Fuel Funds use the 200% of Poverty Income Guidelines (see pg. 7) for eligibility and require applicants to exhaust all other funding sources. Most, if not all, Fuel Funds partner with the local utility companies. The local Fuel Fund will determine the maximum dollar amount they can provide to each applicant.

Fuel Fund assistance is only available once in a 12-month period and applicants are highly encouraged to complete an energy conservation education course (WATT Watchers) through the Fuel Fund. Many local Fuel Funds require monies to be applied to the primary heating source of the applicant (gas, electric, oil, propane, kerosene, wood, etc.). Check with your local Fuel Fund for application and program rules.

To apply for the **Fuel Fund** or other charitable funding contact the following agencies:

Salvation Army

814 Light Street (21230) 410-347-9944 Call for an appointment. www.tsabaltimore.org

40 West Assistance & Referral Center

4711 Edmondson Ave (21207, 21229) 410-233-4357 Open Mon./Wed./Fri. 10:00am-1:00pm http://www.40west.org/

Govans Ecumenical Development Corp. (GEDCo) CARES 410-433-2442

1010 E. 33rd St. (21218) Helps zip codes 21210, 21212, 21239 and 21218-north of 33rd Street. Mon. and Thurs. 9:00—11:00

You can also apply online at Fuel Fund of Maryland

http://www.fuelfundmaryland.org/home Or by calling 410-235-9080 Fuel Fund and other charitable funding sources continued.

Paul's Place 410-625-0775 1118 Ward Street (21230) Helps zip codes 21223 & 21230. Doors open at 8:00 a.m.

Franciscan Center

101 W. 23rd Street
Baltimore, MD 21218
410-467-5340
Open Mon.—Thurs. 10:00 a.m.—2:00 p.m.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUNDS

Each year, FEMA (the Federal agency responsible for providing disaster relief) distributes certain emergency funds to the state. These funds are available in certain local jurisdictions throughout the State of Maryland, and may be used for utility emergencies.

For more information on **FEMA**, call:

Kevin Burr

American Red Cross 4800 Mt. Hope Drive Baltimore, MD 21215 410-624-2000

ALERT

If you have trouble contacting any Fuel Fund agencies on this page please contact 2-1-1 for assistance.

Tax Credits

EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) is a special federal tax credit for limited income workers. If qualified for the federal EITC, you may be entitled to a Maryland EITC on your state return equal to 50 percent of the federal EITC, as well as a local earned income tax credit. A person may be eligible for a tax credit even if he or she does not owe any taxes. A tax return must be filed.

CHILD TAX CREDIT

The Child Tax Credit is a federal special tax credit for limited income families. A person may be eligible for this tax credit of at least \$2000 per child even if he or she does not owe any taxes. Child must be under 17 years old at year end. A tax return must be filed.

HOMESTEAD TAX CREDIT

To help homeowners deal with large assessment increases on their principal residence, state law has established the Homestead Property Tax Credit. The Homestead Credit limits the increase in taxable assessments each year to a fixed percentage. Every county and municipality in Maryland is required to limit taxable assessment increases to 10% or less each year. Homeowners must submit a one-time application to establish eligibility for the credit. For more information visit:

http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx

For questions about the EITC or Child Tax Credit or any other federal tax, call:

Internal Revenue Service (IRS) 1-800-829-1040

For questions about any Maryland state tax credit, call:

Office of the Comptroller of MD 410-260-7980

FREE TAX SERVICES

To take advantage of various tax credits, there are free tax services for elderly, disabled, non-English speaking, and limited income households.

AARP TAX-AIDE 1-888-687-2277

1-800-492-0618

RENTER'S TAX CREDIT

The Renter's Tax Credit (RTC) is a Maryland tax credit offered to limited income renters. Renters who are 60 or over, or 100% disabled, may qualify if their rent amount exceeds the amount set based on their income. Renters under 60 may qualify if they meet the household size income limits as well as other program criteria. Credit up to \$1000 based on income and rent.

Information at http://dat.maryland.gov/realproperty/Pages/Renters'-Tax-Credits.aspx. Apply by September 1.

HOMEOWNER'S PROPERTY TAX CREDIT

This tax credit is available to Maryland homeowners whose property taxes exceed a fixed percentage of their incomes. The program is available to qualified homeowners regardless of age.

Visit http://dat.maryland.gov/realproperty/Pages/Homeowners'-Property-Tax-Credit-Program.aspx for more information about the program.

For questions about the Homestead, Renter's or Homeowner's Tax Credits, contact:

MD Department of Assessment and Taxation

301 W. Preston Street, Room 900 Baltimore, MD 21201 410-767-1184; 888-246-5941

OR

Baltimore City—Maryland Assessment Office

6 Saint Paul Street, 11th Floor Baltimore, Maryland 21202 (410) 767-8250

Applications and documents must be received by September 1 of each year.

BALTIMORE CITY RESOURCE GUIDE HOUSING AND MORTGAGE ASSISTANCE

FORECLOSURE ASSISTANCE

If you are in need of help with paying your mortgage or you are facing a home foreclosure, be sure to first contact your lender and ask to speak with the loss mitigation or loan modification department. Try to work out a reasonable loan workout, repayment plan, loan modification or forbearance agreement. In many cases, it is best to get help from an experienced housing counselor who works with lenders and homeowners on a daily basis. There are many different types of foreclosure assistance programs, but their availability is dependent on many factors that include, but are not limited to: who your lender, investor or insurer is, your household income, credit rating, debts and expenses, and type of hardship.

Mortgage counseling assistance www.makinghomeaffordable.gov 1-888-995-4673

MDHOPE

1-877-462-7555

https://dhcd.maryland.gov/Residents/ Pages/HOPE/MDHope.aspx

To find a counseling agency near you visit www.hud.gov or https://dhcd.maryland.gov/Residents/Pages/HOPE/CounselorsList.aspx

Foreclosure fraud and rescue scams

MD Dept. of Labor, Licensing & Regulation 410-230-6097 /1-888-784-0136

http://www.dllr.maryland.gov/finance/ consumers/mortforeavoid.shtml

Foreclosure Timeline and Mediation Process

Step 1: Lender can mail a Notice of Intent to Foreclose (NOI) 45 days prior to filing action to foreclose. This notice is typically sent after 90 days of delinquency.

Step 2: After 45 days from the date of the NOI, the lender can file an Order to Docket in Circuit Court.

Maryland's new Foreclosure Mediation Law became effective July 1, 2010. The law requires mortgage lenders and servicers to be much more responsive to homeowners facing foreclosure. If the home facing foreclosure is a homeowner's principal residence, the homeowner will have the right to request mediation once the lender initiates foreclosure proceedings with the court system. At that time, the lender must send a "Request for Foreclosure Mediation" form. Homeowners will have 25 days to complete the form and file it with the circuit court. Homeowners must pay a non-refundable \$50 fee when they formally file this request for mediation.

Department of Housing and Community Development (DHCD) Loans

Maryland Housing Rehabilitation Program (MHRP)- Rhabilitation funds for housing or plumbing repairs for single family, owner-occupied properties and one to four unit rental properties. Loans may be used to correct exterior and interior deficiencies, make accessibility modification, correct health and safety violations, improve plumbing, wells and sewer, and for weatherization and energy conservation. You must be a Maryland resident who occupies the home as your principal residence, or rent to a family with a limited income at or below 80% of statewide median income.

Accessible Homes for Seniors (AHFS)- AHFS loans allow homeowners 55 plus to make needed accessibility improvements. Typical improvements include ramps, widening doorways, installing grab bars, adding a first floor laundry facility or bathrooms, and changing door and sink hardware to lever style handles. The program provides a zero percent interest, deferred loans for a term of 30 years to finance these accessibility improvements. For more information, contact AHFS at (301) 429-7821 or Toll Free 1-800-638-7781.

Telephone Bill and Broadband (Internet) Assistance

LIFELINE is a federal program, funded by all telephone customers, that helps to make telephone service more affordable. The program has provided eligible landline OR wireless customers with a discount on service or free minutes.

NEW FCC Rules, changed the program in important ways, including automatic eligibility criteria, the inclusion of broadband (fixed and mobile) and the eventual phase-out of assistance for voice-only services. Maryland law also changed the eligibility rules effective July 1, 2017.

Eligibility Criteria for new and recertified customers:

- ≤ 135 percent of federal poverty level (as measured by IRS gross revenue)
- Participants in such programs as: SNAP (Food Supplement Program), Medicaid, SSI, Federal Housing Assistance, Veterans Pension and Survivors Benefits Programs and certain Tribal Program participation.
- **Excluded programs include**: TDAP, LIHEAP, MEAP, EUSP, TANF, PAA, Section 8, and School Lunch participation.

Voice and Broadband Services: Lifeline customers will have the choice of applying their benefit to one of the following:

- Voice only (landline or wireless) to be phased out by 2021
- Broadband only (fixed or mobile)
- Bundles: voice and broadband

Things to Know About Lifeline Program

- All telephone customers pay for the Program through a Universal Service Fund (USF) charge on the bill.
- There is a flat discount rate of \$9.25 applied to voice, broadband OR bundled services.
- Service discounts can be applied to any voice service plan. However, data and optional calling services
 are much more expensive than voice services, and Lifeline customers must pay for these
 services, even if they get free or discounted "voice" minutes or service.
- Current Lifeline customers who switch providers to enroll in new broadband services, even bundled
 ones, will be considered "new" customers under the new eligibility rules.
- Only one Lifeline service is allowed per household. This means only one landline or wireless phone, or one broadband service, or one bundled voice and broadband service per household. A "household" is an economic unit of all adult individuals who contribute to and share income and expenses.
- A resident in a group home, nursing home, assisted living or similar facility can be certified as one household for purposes of Lifeline eligibility.
- There is an annual re-certification requirement for **all** Lifeline customers

Telephone Bill and Broadband (Internet) Assistance

Landline (Wired) Services: Verizon

Basic: Single telephone line with a maximum of 30 un-timed local calls per month.

Charge: \$0.66 per month

You cannot have any premium services and must pay all applicable federal, state and local taxes.

You will be charged for additional calls.

OR

Enhanced: Single telephone line with unlimited local calls. Customer may purchase two value-added services

and must pay all applicable federal, state, and local taxes.

Charge: \$10.00 per month

Waiver of Federal Subscriber Line Charges (FSLC) / waiver of installation fee / Collection of deposit is prohibited

Verizon's Medical and Senior Repair Prioritization Program

A Verizon customer who is **65 years or older** or who has a **medical condition requiring repair priority** can be pre-certified for repair priority **if** the customer is without alternative access to E911 service. **Alternative access** means having use of a cell phone or another telephone line in the household to call 911 services.

Customers who meet these conditions and file the appropriate certifications will receive priority for repairs (24-hour "out of service" repair commitment) when an outage is reported.

Certificate Renewals

The **senior certificate** does **not** need to be renewed, and is valid until the account is closed or a billing name change is made to the account

The **medical certificate** is good for one year only if the medical condition is temporary. The customer will receive a notice 60 days before its expiration. If the condition is permanent, the certificate does not need to be renewed yearly.

Medical Certification

The medical certificate may be signed by a licensed doctor, physician's assistant or nurse practitioner.

Applications for the program can be obtained at: https://www.verizon.com/support/consumer/phone/repair-priority?CMP=DMC-CVZ_ZZ_ZZ_ZDO_N_X00393

Certifications must be mailed to:

Maryland Repair Priority Program PO Box 5156 Tampa, FL 33675

Water Bill Assistance

Baltimore City residents receive their water and sewer services from Baltimore City. These services are not regulated by the Public Service Commission (PSC). You must contact the Baltimore City Department of Public Works (DPW) directly if you have a dispute about your water usage or your bill, want to apply for assistance programs, or if you have trouble paying your bill.

IMPORTANT: Non-payment of water and sewer bills can result in loss of water service. Continued non-payment can result in a tax sale of the property by the City.

Baltimore City DPW Water Bill Assistance

The City DPW has 3 financial assistance programs. Eligibility is based on income or age, and other factors.

- Low-Income Water Assistance Program
- Hardship Exemption Program
- Senior Citizen Water Discount Program

The City DPW offers alternative payment plan options to residents who are behind in their bills.

The City DPW also has a **medical exemption program** to avoid a shut-off of water service.

How to Apply for these Programs

Online: https://publicworks.baltimorecity.gov/Water-Billing-Programs-to-Assist-Residents

Phone: 410-396-5398 (information and forms)

Email: DPW.Billing@baltimorecity.gov

Address: Baltimore City Department of Public Works

Customer Support and Services Division

200 Holiday Street Baltimore, MD 21202

Please note: Bill Payment and Medical Exemption options are on the 1^{st} floor, Room 8 Hardship option is on the 4^{th} Floor

Assistance Locations: Community Action Centers (p. 20)

Senior Centers (p. 19) (senior discounts only)

Low-Income Water Assistance Program

This program assists eligible City residents who are behind in their bills. The assistance is in the form of a \$236 bill credit.

Eligibility: An applicant must be a City resident and account-holder, be income eligible, and reside on the property. The account must be past-due, and the applicant must not have an existing payment plan.

Income Guidelines: 0-175% of federal poverty level (Below)

FY 2019 175% Poverty Level Guidelines		
Household Size	Max. Monthly Income	Max. Yearly Income
1	\$1,770	\$21,245
2	\$2,400	\$28,805
3	\$3,030	\$36,365
4	\$3,660	\$43,925
5	\$4,290	\$51,485
6	\$4,920	\$59,045
For each Additional person, add	\$360	\$7,560

 Documents: Residency and income documents, and notices of delinquency, water shut-off or tax sale

Condition: Applicant must agree to a payment plan on the remaining past-due balance and pay current bills in full.

Hardship Exemption Program

This program exempts eligible customers from paying two charges on the bill: Chesapeake Bay Restoration Fee and the Stormwater Remediation Fee.

Eligibility: An applicant must be a City resident, the property owner or tenant, the account-holder and income eligible.

- **Income Eligibility**: 0-175% of Federal poverty level, or receives energy assistance (EUSP or MEAP), public assistance Supplemental Security, SSI, SNAP (food stamps), medical assistance, Social Security, SSI or veterans benefits
- **Documents**: Proof of ownership or lease of property and income

Condition: Account-holder must apply annually

Senior Citizen Water Discount Program

This program provides a 43% discount on water and sewer rates, and automatic enrollment in the Hardship Exemption Program.

Eligibility: An applicant must be a City resident, the property owner or tenant, and the account-holder

- Age Eligibility: A principal resident must be age 65 or older
- **Income eligibility**: The combined household gross annual income must be \$31,500 or less
- Documents: Proof of ownership or lease, household income and age of principal resident

Condition: Account-holder must apply annually

Alternative Payment Plans

12-month Plan: Downpayment = 50% of past due balance plus payments on remaining balance in 12 installments (e.g., \$480 bill; customer pays downpayment of \$240, remaining balance of \$240 \div 12 = \$20/month)

• **Exempt from downpayment requirement**: Highly vulnerable residents, or those already enrolled in hardship exemption or senior citizen discount programs

6-month Plan: No downpayment and payments on past-due balance in 6 installments

Eligibility: An applicant must be a City resident, account-holder, and property owner or tenant, and have a past due bill

Condition: The applicant must not have missed full payments on a prior plan in the past 12 months, and must stay current on future bills. For plan with a downpayment, applicant must provide proof of payment of that amount.

<u>Medical Exemption Program – Prevents Water Shut-Offs</u>

This program prevents water shut-offs to qualified City account-holders if a household resident has a serious medical condition or is reliant on life support equipment.

Eligibility: An applicant must be a City resident, account-holder, and property owner or tenant, and the applicant or household member must have a certified medical condition.

Certified Medical Condition: A licensed physician must certify that the loss of water service will (1) aggravate an existing serious illness and endanger the patient's health; or (2) prevent the use of life support equipment (water service certified as essential to provide relief from a serious illness or to sustain the life of the patient).

Documents: Proof of ownership or lease and medical certification form signed by licensed physician.

Conditions: Account holder must apply annually. The account holder must enter into a payment arrangement and keep the account current.

Additional Assistance Programs

DSS Emergency Assistance

The Department of Social Services (DSS) emergency assistance programs may assist with City water and sewer bills. Contact your local DSS office for assistance (page 9-10).

· 2-1-1 Maryland

211 is a referral service and may be able to refer a person with a past due bill or water shutoff to other services.

Dial: 211

Email: INFO@211MD.org

Baltimore City Senior Centers

Action in Maturity, Inc. (AIM)

Elizabeth Briscoe, Director 700 W. 40th Street Baltimore, MD 21211 Phone: (410) 889-7915 Fax: (410) 889-7921

Allen Senior Center Ryta Arrington, Project Director

1401 TowsonStreet Baltimore, MD 21230 Phone: (410) 685-6224 Fax: (410) 685-6225

Cherry Hill Senior Center at the Rowing Center

Jo Ann Cason 3301 Waterview Avenue Baltimore, MD 21230 Phone: (410) 396-2920

Forest Park Senior Center

Rev. Daniel C.Worthy, Director 4801 Liberty Heights Avenue Baltimore, MD 21207 Phone: (410) 466-2124 Fax: (410) 466-2154

Harford Senior Center

Curleen Davis, Project Director 4920 Harford Road Baltimore, MD 21214 Phone: (410) 426-4009 Fax: (410) 426-0052

Hatton Senior Center

Adrienne Blumberg, Manager 2825 Fait Avenue Baltimore, MD 21224 Phone: (410) 396-9025 Fax: (410) 545-7891

Greenmount Senior Center

Angela Lee, Project Director 425 E. Federal Street Baltimore, MD 21202 Phone: (410) 396-3552 Fax: (410) 528-8811

John Booth Senior Center

Rosalee Velenovsky, Center Manager 2601- A East Baltimore Street Baltimore, MD 21224 Phone: (410) 396-9202 Fax: (410) 396-9110

Oliver Senior Center Karen Wheeler, Senior Center Manager 1700 N. Gay Street, Suite B Baltimore, MD 21213 Phone: (410) 396-3861

Senior Network of North Baltimore

Fax: (410) 545-6239

Gwen Lloyd, Director 5828 York Road Baltimore, MD 21212 Phone: (410) 323-7131 Fax: (410) 323-3576

Waxter Center for Senior Citizens

Erika DesRavines - Senior Center Manager 1000 Cathedral Street Baltimore, MD 21201 Phone: (410) 396-1324 Fax: (410) 396-1330

Zeta Center for Healthy and Active Aging

Leslie Yancey, Director 4501 Reisterstown Road Baltimore, MD 21215 Phone: (410) 396-3535 Fax: (410) 466-1864

Baltimore City Community Action Partnership Centers

Hours of Operation:

Monday - Friday 8:30 a.m. - 4:30 p.m.

Northern Community Action Center

Fernando Moore, Manager 5225 York Road Baltimore, Maryland 21212

Northwest Community Action Center

Desiree Mack, Manager 3939 Reisterstown Road Baltimore, Maryland 21215

Southern Community Action Center

Natalie McCabe, Manager 606 Cherry Hill Road Baltimore, Maryland 21225

Southeast Community Action Center

Adongo Matthews, Manager 3411 Bank Street Baltimore, Maryland 21224

Eastern Community Action Center

Diane Nesbitt, Manager 1731 E. Chase Street Baltimore, Maryland 21213

Satellite Location Connexion Point Church

3816 Edmondson Ave. Baltimore, Maryland 21229 Tuesday: 8:30 a.m. to 4:30 p.m.

Customer Support and Services Division

MEDICAL CERTIFICATION to PREVENT WATER TURN- OFF

Applicant:	Account Number:		
Street Address:			
City:	Maryland:	Zip Code:	
Telephone Number:	one Number:Relationship to Customer:		
This is to certify that above address.	_	is a resident of the	
Applicant's Signature: _		Date:	- 56
and keep your account	current.	r into a payment arrangement	
	or questions, please	call: (410) 396-5398	
THIS SECTION IS	TO BE COMPLETE	D BY A LICENSED PHYSICIAN ONLY	
Patient's Name:			
I hereby certify that ter	mination of water ser	vice will either (check all that apply):	
☐ Aggravate an exis	ting serious illness* o	or	
☐ Prevent the use o	f life support equipme	ent by the person named above.	
* (Please print)**			
Physician's name:			
Office Address:			
Telephone Number:			
City:	_State:	Zip Code:	
Physician's Signature		Date:	

This medical certification is valid for (1) year.

Other Assistance Programs

Rental Allowance Program (RAP)

The Maryland Department of Housing and Community Development provides grants to local governments to provide flat rent subsidies to low-income families who either are homeless or have an emergency housing need. The RAP program provides a monthly rental allowance towards a person's rent for up to 12 months to help move families from homelessness, or temporary emergency housing, into more permanent housing and obtain self-sufficiency.

To apply for RAP contact:

Housing Authority of Baltimore City Dept. of Rental And Assisted housing 1225 West Pratt Street Baltimore, MD 21212 443-984-2240

Tenant-Based Rental Assistance Program (TBRA)

This program is made available through HUD's HOME program but administered through participating jurisdictions. TBRA is a rental subsidy that can help individual households afford housing costs such as rent, utility costs, security deposits, and/or utility deposits. The rental assistance portion may not exceed two years but may have an option to renew. Each participating jurisdiction is given some flexibility on how they use the funds and typically those that receive assistance have been referred from other community organizations.

Housing Opportunities for Persons with AIDS (HOPWA)

This program, created by HUD, is used to address housing needs for low-income persons who are living with HIV/AIDS. Funds are distributed to states and cities by formula allocations and made available as part of the area's Consolidated Plan. Grantees partner with nonprofit organizations and housing agencies to provide housing and support to beneficiaries. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Low Intensity Support Services (LISS)

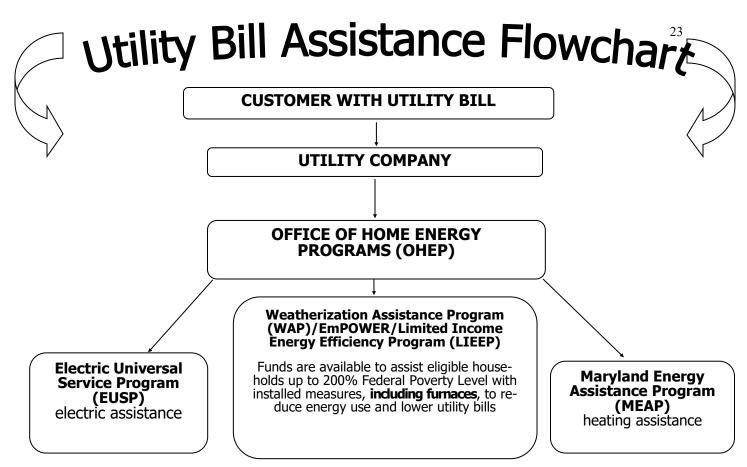
This program is designed to enable a family to provide for the needs of a child or an adult with developmental disabilities. The program provides funding of up to \$3,000 per person per year and covers services including, but not limited to, family counseling, personal care, day care, health services, specialized equipment, transportation, and housing adaptations.

For more information or to apply for the program contact:

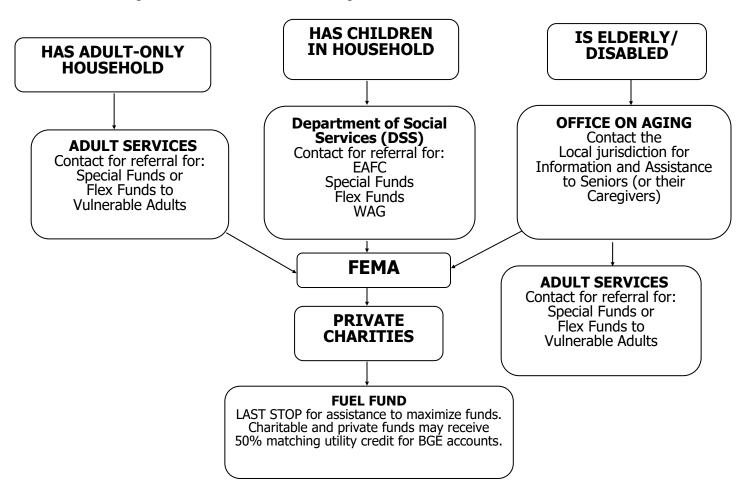
Penn-Mar Human Services

310 Old Freeland Road Freeland, Maryland 21053 Toll Free: 410-343-1069

Web Address: http://www.penn-mar.org



If customer needs further assistance and,



PUBLIC SERVICE COMMISSION (PSC) FORMS

The following forms include:

The PSC— INQUIRY / DISPUTE FORM *complaints can be made by telephone, internet, or direct mail*

The PSC - PHYSICIAN CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT

OFFICE OF EXTERNAL RELATIONS MARYLAND PUBLIC SERVICE COMMISSION WILLIAM DONALD SCHAEFER TOWER 6 ST. PAUL STREET BALTIMORE, MD 21202-6806

TELEPHONE: 410-767-8028 OR 1-800-492-0474

FAX: 410-333-6844

INTERNET: http://www.psc.state.md.us/psc/

INQUIRY/DISPUTE FORM

Have you received a response frechet (If you received a written responsion of the company of the company, you must wait for the company of the company, you may the company of the company, you may the company of the c	any regarding you om the company se, please provide you <u>must</u> do so prio ompany to have tim Commission. If aftel file your complaint w sponse.	or to filing a complaint with the Commission. If you contact the to investigate the matter and respond to your compl tra reasonable period (2-6 weeks) you have not receive with the Commission. You may also file your complaint if	eted aint ed a
TO BE COMPLETED BY EVERYONE	[Please print and	I fill out neatly and completely]	
Name as it appears on bill:			ı
Address as it appears on bill:		•	
City:	State:	Zip Code:	
Mailing address, if different from	service address:		
City:	State:	Zip Code:	ı
Phone Numbers (please include	area code): (hor	me) (work)	
(pager)(Fax)		("Can be reached")	ı
D SQUARE WHITE BOY SO, JUSTINESS AND STORY FROM BEHAVIOUR OF STORY STORY			
Complaint concerns: (Check all	that applies)		
Gas Company Electric Local Telephone Co.	Company Long Distance Co		a (a
Sanitary Commission, and cable television the Federal Communications Commission Division at 1-888-743-0023. If your disput franchise office in your area. You should fi	providers. If your disput at 1-888-225-5322 or y se concerns cable telev ile your complaint with sed oil or propane cor	ng companies: wireless, paging, oil, propane, Washington Subur te concerns a wireless or paging co. you should file your dispute you can contact the Attorney General's Office, Consumer Protect vision service please check the back of your cable bill for the I the franchise office listed on the bill or call the company and ob mpanies, call the AGO at 888-743-0023. Finally, if your dis- iccustomer Service for WSSC.	with ction ocal otain
N 10 " 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	W		
Name of Company(ies) Against \	wnom You Are Co	omplaining:	$-\ $
			-

FORMAL COMPLAINT FORM Page 2

If you are not the customer of record, please complete this section.
Name: Relationship to the customer:
Address:
Daytime Phone No.: Explain why customer cannot complete form:
Note: you must have the customer's permission to file a complaint on their behalf. The PSC Investigator has the right to refuse to respond to a complaint if it cannot be verified that the customer of record gave you permission to file the dispute or his/her behalf.
PLEASE COMPLETE IF YOUR COMPLAINT CONCERNS A TERMINATION NOTICE:
Is your service currently on? YES NO
If your service is off, when was it turned off?
How much money is the utility requiring to restore service?
If your service is on, do you have a turn-off notice? YES NO Notice Amount?
If you are requesting an extension on a turn-off notice, and/or Alternative Payment Arrangements, you MUST indicate how much you are able to pay as a downpayment, and list the amount and date(s) when you can make additional payments to reduce the past due amount. Any amount you list must be paid, in addition to your current bill. My total past due bill is: My downpayment is I would like to pay the remaining bill as follows: to be paid by to be paid by
\$ to be paid by Do you agree to participate in Budget Billing? \Bigcup YES \Bigcup NO
Have you paid a security deposit? YES NO Indicate Amount paid \$
Is anyone in your household seriously ill or on life-support? YES NO
Name: Description of illness:
(Please have your doctor submit a letter or your behalf.)
If applicable, how many children are in the household? Ages:
Have you applied for the Maryland Energy Assistance Program? 🔲 YES 🔲 NO
If yes, specify amount of grant expected/received: \$
Have you applied for the Electric Universal Service Program? ? 🔲 YES 👚 NO
If yes, amount of grant expected/received \$ Are you now or have you ever
participated in the Utility Service Protection Program (USPP)? ?
☐ YES ☐ NO

FORMAL COMPLAINT FORM Page 3

If you are disputing a bill, you m	nust specify the amount in dispute?\$
Did you pay this bill?	res 🔲 no
TO BE COMPLETED BY EVE you must include copies	RYONE: [If your complaint concerns a billing dispute, of the disputed bills.]
disputing your bill. If you need	is for your dispute. If this is a billing dispute explain why you are payment arrangements, explain why you have fallen behind on your for any other reason, please use this space to state why you are ou would like us to assist you.
	if necessary. Also attach any relevant documentation (i.e. a copy of ceipts, etc.) which will support your position.
Date:	Signature of Customer:
Date:	Signature of person completing form (if different)

CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT AND/OR PERMISSION FOR UTILITY TO RELEASE CONTACT INFORMATION IN A WEATHER-RELATED EMERGENCY

C44 A J J.	that		
Street Address	2		
City, State, Zip	25		
Telephone Numl	ber		
Relationship to (Customer		
Utility Account 1	Number		<u></u>
		nich provide different not s applicable, to your utilit	ices/approvals. You may complete y company.
SECTION ONE:	Certification of Seri	ous Illness or Life Suj	pport.
	Could a state a state and	ndertigen of the second	
			PHYSICIAN, CERTIFIED
NURSE PRACTITI	ONER OR PHYSIC	IAN ASSISTANT ON	LI.
		ric and/or gas service	will either
check applicable bo	ox or boxes):		
(Tr. 1970)			
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PLEASE NOTE:

Within 30 days of submitting this certificate, you must enter into an agreement with your utility for the payment of unpaid and current bills to continue service.

¹"Serious illness" means an illness certifiable by a licensed physician to be such that termination of service during the period of time covered by the certificate would be especially dangerous to the health of the person certified to be seriously ill.

²"Life-support equipment" means any electric or gas energy-using device certified by a licensed physician as being essential to prevent, or to provide relief from, a serious illness or to sustain the life of the customer or an occupant of the premises.

SECTION TWO: Permission for utility company to release contact information in a weather-related emergency.

THIS SECTION TO BE COMPLETED IF YOU WANT TO GRANT YOUR UTILITY COMPANY PERMISSION TO RELEASE CONTACT INFORMATION FOR YOU IN THE EVENT OF A WEATHER-RELATED EMERGENCY³

I,	grant my utility company	
(Print Name)		(Name of Company)
	any local, state, or federal government emerge tion, in order that the agency may provide assist;	
Street Address		
City, State, Zip		
Telephone Number		
Utility Account Number		
Printed Name		
Customer's Signature		

Form PSC-801 Orig. 110205 Rev. 02172017

³This section, if signed, will allow your utility company to release your contact information to any local, state, or federal government emergency responder agencies. Release of this information is solely for the purpose of verifying your well-being and providing assistance to you in the event of a weather-related emergency, as possible. Submitting this form will not provide you with priority in restoration of electricity service.